



RESPONSIBLE REFORM FOR THE MIDDLE CLASS DEMOCRATS.SENATE.GOV/REFORM

Hawaii: The Cost of Inaction

Hawaii Families Suffer

Hawaii insurance premiums skyrocket

- ✓ In 1997, family health insurance purchased through an employer cost \$5,327.
- ✓ In 2006, the same family health insurance cost \$9,426.
- ✓ By 2016, the same insurance is projected to cost \$16,679, a 77 percent increase over 2006, which will consume 22.7 percent of projected Hawaii median family income.

More uninsured Hawaii residents

- ✓ Every day, 50 Hawaii residents lose their health insurance.
- ✓ During the last two years, 294,000 Hawaii residents under age 65 went without health insurance for some time, which is 27.1 percent of the under 65 population.
- ✓ In 2007, 103,025 Hawaii residents under age 65 were uninsured for the entire year, which is 9.5 percent of the under 65 population.

Hawaii residents pay higher premiums due to the uninsured

- ✓ Hawaii families pay a “hidden tax” of \$700 on their health insurance premiums due to the unpaid costs of care for the uninsured.

Fewer choices due to consolidated market

- ✓ The two largest health insurance companies in Hawaii have a combined market share of 98 percent.

Hawaii Businesses Suffer

Fewer Hawaii residents have health coverage at work

- ✓ In 2002, 72.1 percent of Hawaii residents under age 65 had employer-sponsored health insurance.
- ✓ In 2007, 71.2 percent of Hawaii residents had coverage through their employer.

Hawaii Economy Suffers

Health care spending climbs

- ✓ In 2004, Hawaii spent \$6.2 billion on health care.
- ✓ This spending level represents \$4,941 per capita, and is 12.5 percent of the Gross State Product.

Lost economic output of the uninsured due to shorter lives and poorer health

- ✓ This year, the Hawaii economy will lose \$330 million - \$670 million due to the shorter lives and poorer health of the uninsured.